

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

UNITED STATES
BANKRUPTCY COURT
FILED MAIL

DEC 15 2004

In re:

STEVEN J. QUERIO,

Debtor.

Case No.: 04-33143 svk

Chapter 7 Bankruptcy

C. L. AUSTIN CLERK
MILWAUKEE, WISCONSIN

REAFFIRMATION AGREEMENT

Steven J. Querio (hereinafter "Debtor") hereby reaffirms the indebtedness owed to Stellpflug, Janssen, Hammer, Kirschling & Bartels, S.C. (hereinafter "Creditor") and agrees to pay Creditor the sum of Three Thousand Five Hundred Seventy-nine Dollars and 63/100 (\$3,579.63), the current balance due. Debtor shall make monthly payments to Creditor in the amount of Five Hundred Dollars and no/100 (\$500.00) per month until fully paid, beginning on November 15, 2003. Debtor waives the discharge of this debt.

The parties agree that if the Debtor fails to make payments as specified herein, Creditor may pursue any and all remedies available by law for the collection of the debt.

This Agreement will not be enforceable until the requirements of 11 U.S.C. § 524(c) have been met.

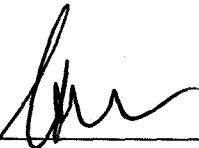
THIS AGREEMENT MAY BE RESCINDED BY THE DEBTOR AT ANY TIME PRIOR TO THE DISCHARGE OR WITHIN SIXTY DAYS AFTER IT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO THE CREDITOR.

THIS AGREEMENT IS NOT REQUIRED UNDER TITLE 11 OF THE UNITED STATES CODE (THE BANKRUPTCY CODE), UNDER NONBANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH SECTION 524(c) OF THE BANKRUPTCY CODE.

DRAFTED BY:

Attorney Tricia A. Nell
State Bar No.: 1037702
NELL & ASSOCIATES, S.C.
P.O. Box 5933
400 Reid Street, Ste. N
De Pere, WI 54115
Telephone: 920-339-6377
Facsimile: 920-339-6378

THE DEBTOR UNDERSTANDS THAT THIS AGREEMENT FORSAKES THE PROTECTION OF THE DEBTOR'S BANKRUPTCY DISCHARGE FOR THIS DEBT.

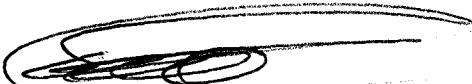


Steven J. Querio

Dated: October 25, 2004
Nov.

Accepted by:

STELLPFLUG, JANSSEN, HAMMER,
KIRSCHLING & BARTELS, S.C.



By: Attorney Marc A. Hammer

Dated: October 16, 2004

DECLARATION OF ATTORNEY FOR DEBTOR

I, Tricia A. Nell, the attorney for the Debtor in the above-captioned bankruptcy proceeding, hereby declare that I represented Debtor during the negotiation of this Agreement, that I explained to the Debtor the legal consequences of this Agreement and of a default under this Agreement, and it represents a fully informed and voluntary Agreement by Debtor and does not impose an undue hardship on Debtor or a dependent of Debtor.

NELL & ASSOCIATES, S.C.



Attorney Tricia A. Nell
State Bar No.: 1037702
Dated: October 16, 2004
Nov. 30

Attorneys and Counselors

P.O. Box 5933
400-N Reid St.
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E-Mail: info@nalawyers.com
Web Site: www.nalawyers.com

December 14, 2004

**NELL &
ASSOCIATES, sc.**

Mr. Christopher L. Austin - Clerk
U.S. Bankruptcy Court
517 E. Wisconsin Ave., Room 126
Milwaukee, WI 53202

RE: Steven J. Querio
File No.: 04-33143 svk
Chapter 7 Bankruptcy

Dear Mr. Austin:

Enclosed please find the original plus three copies of a Reaffirmation Agreement in regard to the above-referenced action. Please file the original document with the Court and return authenticated copies to our office in the enclosed envelope.

Thank you.

Respectfully,

NELL & ASSOCIATES, S.C.

Anita Thier

Anita L. Thier, Paralegal to
Attorney Tricia A. Nell



/alt

Enclosures